HCTC Health Coverage Tax Credit
Federal • State • Private Industry

HPA Job Aid
Submitting Premium Changes

This job aid provides guidance for Health Plan Administrators (HPAs) and Third Party Administrators (TPAs) when they make bulk premium changes for their members who are Health Coverage Tax Credit (HCTC) participants. When you submit bulk premium changes to the HCTC Program, it is imperative that you follow the steps outlined below. This will help the HCTC Program minimize delays and errors when issuing payments.

Step 1 - Notify Your Members

HPAs and TPAs are solely responsible for conveying premium changes to their members. You should first notify your members of premium changes *before* submitting them to the HCTC Program. The HCTC Program does not assume responsibility for communicating any health plan changes to HCTC participants.

Step 2 - Create a Spreadsheet

When HPAs and TPAs submit bulk premium changes to the HCTC Program, they must submit the information in spreadsheet format using Microsoft Excel. The spreadsheet must contain detailed information for each member with premium changes.

The spreadsheet must:

- be in either Microsoft Excel format .xls or .csv. The HCTC Program can only accept spreadsheets in these two formats. If you have a newer version of MS Excel, please save the spreadsheet in one of the two accepted formats.
- have a descriptive title that does not exceed 20 characters (For example: "2008 Premium Changes")
- at the top of the spreadsheet, list the HPA/TPA name and the effective date of the premium changes (For example: "HPA Name Premium Changes Effective December 1, 2008")
- follow these formatting requirements (*Columns B, C, and D are required fields):

Column:	A	B	C	D	E	F	G	H
Field:	Member Name	* Policy Holder's SSN	* Total New Premium Amount	* OT (Verified Total Exceptions)	Group ID	Member ID	Policy ID	# of People Insured
Example:	Doe, John, A.	123456789	$950.50	$50.50	987654	ABC012345678	123	2

- Column A - Member Name (last name, first name, middle initial)
- Column B - * Policy Holder's SSN (nine characters without spaces or delimiters)
- Column C - * Total New Premium Amount - the total monthly premium amount for the policy, including OT (do not round; provide actual dollars and cents)
- Column D - * OT (Verified Total Exceptions) - portion of the Total New Premium Amount for riders to comprehensive coverage, such as dental or vision coverage (do not round; provide actual dollars and cents); if there is no OT, put "0"
- Column E - Group ID (without spaces or delimiters)
- Column F - Member ID (without spaces or delimiters)
- Column G - Policy ID (without spaces or delimiters)
- Column H - # of People Insured - number of individuals insured on the policy, including member (has to be numeric value)

Step 3 - Write an Email To Accompany the Spreadsheet

HPAs and TPAs must draft an email to accompany all spreadsheets. The email must reference the spreadsheet and include identifying information for the person submitting the spreadsheet.

The email must:

- specifically reference the title of the spreadsheet and effective date of the premium changes
- list the name, title/organization, and contact information for the person submitting the spreadsheet

Step 4 - Submit the Email and Spreadsheet to the HCTC Program

Submit the email and spreadsheet to the HCTC Program no later than the first week of the month *prior* to the effective date of the premium changes. Doing so will allow the HCTC Program to make the necessary systemic changes before mailing invoices to HCTC participants.

The HCTC Program will accept premium changes submitted any time during the month. However, if not submitted as directed above, your changes might not be reflected in HCTC payments and/or payment reports until the following month. For example, if you submit a spreadsheet to the HCTC Program in the middle of October for a November premium change, the HCTC Program will not be able to adjust its invoices for November premiums in time. The premium change would go into effect during the December payment cycle.

Submit the spreadsheet via a secure method of transmission. When using email, the HCTC Program requires that you use a secure method of transmission in order to limit access to the information contained within the spreadsheet. Secure methods generally require passwords. Examples include attaching the spreadsheet to the accompanying email via an encrypted WinZip file, or posting the spreadsheet to an FTP site for secure download.

When emailing:

- send to the attention of 'Payment Processing' at hctc.program@irs.gov. Send *only* to this email address. DO NOT send the premium changes spreadsheet to your HCTC Finance & Accounting representative.
- if you have any questions about transmitting your spreadsheet securely, or are unable to email the changes, contact the HCTC Program at (202) 283-9701.

For more information on HPA procedures, read the HCTC Health Plan Administrator Operations Guide at www.irs.gov (Keyword/Search: HCTC). If you are making a TPA change, please notify your HCTC Finance & Accounting representative immediately to promote proper handling of payments.